

Information to identify the case:

Debtor 1 **Elbert Billy Trosper**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-31273-KRH**

Social Security number or ITIN **xxx-xx-5572**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Date case filed for chapter **7 3/11/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
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| 1. Debtor's full name | Elbert Billy Trosper | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 4701 Five Springs Court Midlothian, VA 23112 | |
| 4. Debtor's attorney Name and address | Todd Madison Ritter Daniels, Williams, Tuck & Ritter P.O. Box 3570 Chester, VA 23831-0580 U.S.A. | Contact phone (804) 748-9803 Email: tritter@danielswilliamstuckandritter.com |
| 5. Bankruptcy trustee Name and address | Lynn L. Tavenner 20 North Eighth Street, Second Floor Richmond, VA 23219 | Contact phone (804) 783-8300 Email: ltavenner@tb-lawfirm.com |

For more information, see page 2 >

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| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029 | 701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400 | For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: March 12, 2019 |
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | April 8, 2019 at 03:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885 |
| 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | The presumption of abuse does not arise. | |
| 9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). | Filing deadline: June 7, 2019 |
| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors |
| 10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |

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| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9. |
| 13. Local Rule Dismissal Warning | Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1. |
| 14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests | Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card. |

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Elbert Billy Trosper
 Debtor

Case No. 19-31273-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: 309A

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Mar 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2019.

db +Elbert Billy Trosper, 4701 Five Springs Court, Midlothian, VA 23112-4915
 14757509 +Beaufont Health & Rehab., 200 Hioaks Road, Richmond, VA 23225-4048
 14757510 +Elizabeth Trosper Guess, 4701 Five Springs Court, Midlothian, VA 23112-4915
 14757511 +Insight Physicians, PC, 2006 Breomo Road, Suite 101, Richmond, VA 23226-2438
 14757514 +Legacy Care, PO Box 11768, Richmond, VA 23230-0168
 14757515 +Medline Industries, 210 N. 10th St., Mount Vernon, IL 62864-3917
 14757516 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
 14757517 +Sears/cbna, PO Box 6217, Sioux Falls, SD 57117-6217
 14757521 +Virginai Physicians Inc, PO Box 28780, Henrico, VA 23228-8780

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: tritter@danielswilliamstuckandritter.com Mar 13 2019 03:09:12
 Todd Madison Ritter, Daniels, Williams, Tuck & Ritter, P.O. Box 3570,
 Chester, VA 23831-0580, U.S.A.
 tr +EDI: QLLTAVENNER.COM Mar 13 2019 06:53:00 Lynn L. Tavenner,
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
 14758337 EDI: IRS.COM Mar 13 2019 06:53:00 DEPARTMENT OF THE TREASURY - IRS,
 INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
 14757518 +EDI: RMSC.COM Mar 13 2019 06:48:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
 14757519 +EDI: WTRRN BANK.COM Mar 13 2019 06:53:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 14757520 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Mar 13 2019 03:10:05 U.S. Trustee,
 701 E. Broad Street, Suite 4304, Richmond, VA 23219-1885
 14757522 EDI: WFFC.COM Mar 13 2019 06:53:00 Wells Fargo Dealer Services, PO Box 25341,
 Santa Ana, CA 92799-5341

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14758338* DEPARTMENT OF THE TREASURY - IRS, INTERNAL REVENUE SERVICE, PO BOX 7346,
 PHILADELPHIA, PA 19101-7346
 14757512* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Dept. of Treasury,
 Kansas City, MO 64999-0000)
 14757513* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Department of Treasury,
 Kansas City, MO 64999-0030)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2019 at the address(es) listed below:

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
 Lynn L. Tavenner ltavenner@tb-lawfirm.com,
 sleadbeater@tb-lawfirm.com; amorris@tb-lawfirm.com; ltavenner@ecf.epiqsystems.com
 Todd Madison Ritter on behalf of Debtor Elbert Billy Trosper
 tritter@danielswilliamstuckandritter.com, ksunkel@danielswilliamstuckandritter.com,
 r56869@notify.bestcase.com; r56869@notify.bestcase.com

TOTAL: 3